

CAN I STILL ENROLL IN HEALTH CARE IF I DID NOT COMPLETE MY APPLICATION BY MARCH 31?

Even though the deadline for applying for 2014 Qualified Health Plan coverage through the Washington Healthplanfinder was March 31, some exceptions apply. If you meet one of the exceptions below, you may still be able to enroll in a Qualified Health Plan (private health insurance plan with or without financial assistance under the Affordable Care Act) before the next Open Enrollment period. The next open enrollment period is November 15, 2014 through February 15, 2015.

Note that:

- **You can apply for Washington Apple Health (Medicaid) ANY TIME during the year.**
- **American Indians/Alaska Natives who are enrolled members of a federally recognized Tribe or Alaska Native corporation can apply ANY TIME during the year. They also can change QHPs outside of the open enrollment period.**
- **Small business employees enrolling in the Small Business Health Options Program ("SHOP"), available only in Clark and Cowlitz Counties in 2014, can apply ANY TIME during the year.**

Did you have trouble completing your application to Washington Healthplanfinder before March 31?

If you had trouble completing your application online using the Healthplanfinder website, had trouble reaching the Health Benefit Exchange through their call center, or had any other problems finishing your application, you may still be eligible for coverage. You have until May 30, 2014, to contact the Exchange to report your problem and complete enrollment in a qualified health plan. Do not wait. The Exchange will review your situation on a case by case basis and determine if you are entitled to enroll after March 31. This is called a "Special Enrollment Period." For more information, go to this link on the Health Benefit Exchange website: <http://www.wahbexchange.org/news-resources/press-room/press-releases/april-8-press-release>.

- *If you could not start an application by March 31:* You can fill out a request form available at <https://petition.wahealthplanfinder.org/> to ask the Exchange to review your case. To complete this form you need an Application ID number. To get an Application ID, you need to start an application at www.wahealthplanfinder.org. If you have questions or if you are unable to start an application online and need help, contact Healthplanfinder customer support at 1-855-923-4633 or contact a navigator or health insurance broker. Find a navigator or broker by clicking "customer support" in the upper right hand corner of the Healthplanfinder website.
- *If you started or submitted your application but did not finalize by March 31:* You can report your situation to the Exchange by calling the customer support line at 1-855-923-4633 or emailing at customersupport@wahbexchange.org.

Did you experience another situation that might qualify for a Special Enrollment Period?

There are several reasons that may have prevented you from submitting an application on time, given you an incorrect eligibility determination, or prevented you from signing up before March 31. You may qualify for a Special Enrollment Period based on these issues.

These limited "complex case" situations include:

- Exceptional circumstances like a natural disaster; Misinformation, misrepresentation or inaction by someone providing enrollment help; Your insurance company didn't get your information due to a technical issue; System errors related to immigration status, Other system errors; Display errors on the Healthplanfinder website; and Error messages. Also see below regarding victims of domestic abuse.

If one of the situations above applies to you and your issue was not resolved before March 31, call 1-855-923-4633 or email customersupport@wabhexchange.org to report your situation.

Are you a married survivor of domestic abuse who did not apply or complete an application before March 31?

For 2014 the rules allow for survivors of domestic violence who are legally married but file taxes separately from their spouse to receive advanced premium tax credits (APTCs) and cost-sharing reductions (CSRs). You may receive APTCs and CSRs if you live apart from your spouse at the time you file taxes and indicate on your 2014 tax return that you are unable to file jointly with your spouse due to domestic abuse, as long as you meet all other eligibility criteria. You can apply until May 31, 2014 for coverage starting in May or June, and you must also select a plan by May 31.

WHO ELSE CAN APPLY OR CHANGE PLANS BEFORE THE NEXT OPEN ENROLLMENT PERIOD?

If you don't qualify based on any of the reasons listed above, you can only enroll in a QHP between open enrollment periods if you have a qualifying event. This is called a Special Enrollment Period. In most cases you must enroll no later than 60 days from the date of the qualifying event, such as:

- You get married.
- You have a baby, adopt a child, or have a child placed with you.
- You move permanently to a new area that offers different health plan options.
- You or your dependents have a change in income or household status that makes you newly eligible or ineligible for tax credits, or affects your eligibility for cost-sharing reductions
- You lose other health care coverage for reasons including job loss, divorce, loss of eligibility for Washington Apple Health, your COBRA coverage expires, or your health plan is decertified.
- For a complete list of qualifying events go to the Office of Insurance Commissioner's website: <http://www.insurance.wa.gov/your-insurance/health-insurance/individuals-families/special-enrollment-periods/>
- ***Not included:*** Voluntarily quitting other health coverage, losing it for not paying your premiums, or losing coverage that is not "minimum essential coverage" under the health reform law.

DO I NEED TO REPORT CHANGES?

Once you enroll in Washington Apple Health or a Qualified Health Plan, you will get a letter explaining what changes in your income or household you have to report because they might affect what help you get.

What if I disagree with the Healthplanfinder decision?

You should appeal with the Exchange as soon as possible, within 90 days of the date on the decision letter from Healthplanfinder. You can ask for an appeal online at <http://www.wabhexchange.org/news-resources/appeals/> or by calling the Healthplanfinder at 1-855-923-4633 (1-855-WAFINDER).

Find Help If You Need It:

- Phone Healthplanfinder's call center at 1-855-923-4633, 7:30 a.m. to 8:00 p.m., Monday-Friday.
- Find a Navigator or Broker (in-person help) near you by clicking on the CUSTOMER SUPPORT link in the upper right-hand corner of the www.wahealthplanfinder.org home page.
- If you started to apply on-line but the system wouldn't let you finish, and you can't quickly reach the call center, email customersupport@wabhexchange.org.
- For legal help: call CLEAR at 1-888-201-1014